

United States Bankruptcy Court
Southern District of Mississippi

In re:
Charles Edward Allen
Debtor

Case No. 24-00887-JAW
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0538-3
Date Rcvd: Apr 11, 2024

User: mssbad
Form ID: 309A

Page 1 of 2
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2024:

Recip ID	Recipient Name and Address
db	+ Charles Edward Allen, 221 Adams Street, Richland, MS 39218-9515
5357863	+ CashNetUSA, c/o CT Corp System, 645 Lakeland E Dr #101, Flowood, MS 39232-9099

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: allisonwkillebrew@gmail.com	Apr 11 2024 19:23:00	Allison W. Killebrew, McRaney & McRaney, PO Drawer 1397, Clinton, MS 39060
tr	EDI: BENSHAFFER	Apr 11 2024 23:26:00	Eileen N. Shaffer, P.O. Box 1177, Jackson, MS 39215-1177
ust	+ Email/Text: ustpregion05.ja.ecf@usdoj.gov	Apr 11 2024 19:24:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5357858	+ Email/Text: collections@alabamacu.com	Apr 11 2024 19:24:00	Alabama Credit Union, Attn: Bankruptcy, 220 Paul W. Bryant Dr E, Tuscaloosa, AL 35401-2007
5357859	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 11 2024 19:24:00	Aspire Credit Card, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
5357860	+ Email/Text: bk@avant.com	Apr 11 2024 19:24:00	Avant/WebBank, 222 N Lasalle St, Suite 1600, Chicago, IL 60601-1112
5357861	+ EDI: CAPITALONE.COM	Apr 11 2024 23:26:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5357862	+ EDI: CAPITALONE.COM	Apr 11 2024 23:26:00	Capital One/Walmart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
5357864	+ EDI: CITICORP	Apr 11 2024 23:26:00	Citibank/ Home Depot, Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
5357865	+ EDI: CITICORP	Apr 11 2024 23:26:00	Citibank/Best Buy, Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
5357866	+ EDI: WFNNB.COM	Apr 11 2024 23:26:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5357867	+ EDI: WFNNB.COM	Apr 11 2024 23:26:00	Comenity Bank/Kingsize, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5357868	+ EDI: WFNNB.COM	Apr 11 2024 23:26:00	Comenity Bank/Roaman's, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5357869	+ EDI: WFNNB.COM	Apr 11 2024 23:26:00	Comenity Bank/Zales, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5357870	+ EDI: WFNNB.COM	Apr 11 2024 23:26:00	Comenity/PayPal Credit, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5357871	+ Email/Text: bankruptcynotices@conns.com	Apr 11 2024 19:23:00	Conn's HomePlus, 2445 Technology Forest Blvd, Building 4, Suite 800, The Woodlands, TX

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5357872	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Apr 11 2024 19:36:19	77381-5258 Exeter Finance LLC, Attn: Bankruptcy, Po Box 166008, Irving, TX 75016-6008
5357873	+ Email/Text: bankruptcy@curo.com	Apr 11 2024 19:24:00	First Heritage Credit, 101 N Main St, #600, Greenville, SC 29601-4846
5357874	+ EDI: AMINFOFP.COM	Apr 11 2024 23:26:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
5357875	+ EDI: PHINGENESIS	Apr 11 2024 23:26:00	Genesis FS Card Serv, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
5357876	Email/Text: bk@lendmarkfinancial.com	Apr 11 2024 19:23:00	Lendmark Financial Ser, 2118 Usher St., Covington, GA 30014
5357877	+ EDI: AGFINANCE.COM	Apr 11 2024 23:26:00	One Main Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
5357878	+ Email/Text: admin@pdmnc.net	Apr 11 2024 19:23:00	Professional Debt Med, Attn: Bankruptcy, 8657 Baypine Rd, #201, Jacksonville, FL 32256-8634
5357879	+ Email/Text: Tracey@sra-inc.net	Apr 11 2024 19:24:00	Smith Rouchon, Sra, 1456 Ellis Ave, Jackson, MS 39204-2204
5357880	+ EDI: SYNC	Apr 11 2024 23:26:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5357881	+ EDI: SYNC	Apr 11 2024 23:26:00	Synchrony/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5357882	+ Email/Text: BANKRUPTCYNOTICES@ClaytonHomes.com	Apr 11 2024 19:24:00	Vanderbilt Mortgage, Attn: Bankruptcy, Po Box 9800, Maryville, TN 37802-9800
5357883	+ EDI: VERIZONCOMB.COM	Apr 11 2024 23:26:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, #599, Weldon Springs, MO 63304-2225
5357884	Email/Text: bk@wilkinsonlawms.com	Apr 11 2024 19:24:00	Wilkinson Law Firm, PO Box 321408, Flowood, MS 39232
TOTAL: 29			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2024

Signature: /s/Gustava Winters

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline
United States Bankruptcy Court Southern District of Mississippi

Information to identify the case:

Debtor 1	Charles Edward Allen	Social Security number or ITIN	xxx-xx-2014
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court for the Southern District of Mississippi			
Case number: 24-00887-JAW		Date case filed for chapter 7 4/11/24	

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit www.mssb.uscourts.gov.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Charles Edward Allen	
2. All other names used in the last 8 years		
3. Address	221 Adams Street Richland, MS 39218	
4. Debtor's attorney Name and address	Allison W. Killebrew McRaney & McRaney PO Drawer 1397 Clinton, MS 39060	Contact phone 601-924-5961 Email allisonwkillebrew@gmail.com
5. Bankruptcy trustee Name and address	Eileen N. Shaffer P.O. Box 1177 Jackson, MS 39215-1177	Contact phone 601-969-3006 Email eshaffer@eshaffer-law.com

For more information, see page 2 >

Debtor **Charles Edward Allen**Case number **24-00887-JAW**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.uscourts.gov .	Thad Cochran U.S. Courthouse 501 E. Court Street Suite 2.300 Jackson, MS 39201	Office Hours: Monday – Friday 8:00 AM – 5:00 PM Contact phone 601-608-4600 Date: 4/11/24
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 24, 2024 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Trustee: Eileen N. Shaffer Zoom video meeting. Go to zoom.us/join, enter Meeting ID 905 950 7847 and Passcode 8931265934 , OR call 769-215-5931. For additional meeting information go to www.justice.gov/ust/moc
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	Filing deadline: 7/23/24 Filing deadline: 30 days after the conclusion of the meeting of creditors	
11. Creditors with a foreign address	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
12. Exempt property	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	